

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John C. Miele, Sr.
Roberta A. Miele
Debtors

Case No. 16-00545-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CourtneyG
Form ID: 3180W

Page 1 of 3
Total Noticed: 97

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db/jdb
cr
cr
4750308 +John C. Miele, Sr., Roberta A. Miele, 99 Lakeshore Dr., Lakeville, PA 18438-4006
4750309 +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4799237 +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
Adjustment Service, P.O. Box 1512, Knoxville, TN 37901-1512
+Advanced Inpatient Medicine, P.O. 1906, Kingston, PA 18704-0906
American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,
Carol Stream, IL 60197-5008
4750313 Apothaker Scian, P.C., 520 Fellowship Rd., Suite C306, P.O. Box 5496,
Mt. Laurel, NJ 08054-5496
4750314 +Aspire Visa, P.O. Box 105555, Atlanta, GA 30348-5555
4750328 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420,
Pittsburgh, PA 15122)
4750323 +Cerastes, 2001 Western Ave Ste 430, Seattle, WA 98121-3132
4750329 Commonwealth Health, 1605 Valley Center Pkwy, Ste 200, Bethlehem, PA 18017-2345
4750334 +Diversified Adjustment, 600 Coon Rapids Blvd. NW, Coon Rapids, MN 55433-5549
4750338 ++EQUABLE ASCENT FINANCIAL LLC, 166 W WASHINGTON STREET, SUITE 700, CHICAGO IL 60602-2300
(address filed with court: Equable Ascent Financial, 160 N Franklin St, Ste 301,
Chicago, IL 60606)
4750336 +Eastern Maine Electric Cooperative, 21 Union St, PO Box 425, Calais ME 04619-0425
4750337 +Emergency Services P.C., P.O. Box 319, Dunmore, PA 18512-0319
4750339 +Fairpoint Communications, PO Box 11021, Lewiston ME 04243-9472
4750340 +Foundation Radiology Group, Three Gateway Ctr., 20th Fl, 401 Liberty Ave., Ste. 2000,
Pittsburgh, PA 15222-1029
4750341 +Fresh Start, 6250 Ridgewood Rd., St. Cloud, MN 56303-0820
4750342 +Geisinger Health System, 100 North Academy Ave., Danville, PA 17822-0001
4750344 +Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328
4750345 +Incare LLC, C/o National Bond Collection, 210 Division St., Kingston, PA 18704-2715
4750349 +John J. Martin, Esq., 1022 Court Street, Honesdale, PA 18431-1925
4750350 +Keystone Emergency Systems, Patient Financial Services, P.O. Box 1512,
Knoxville, TN 37901-1512
4750351 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4750357 +Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798
4750360 ++NATIONAL VISION INC, 2435 COMMERCE AVE, BLDG 2200, DULUTH GA 30096-4980
(address filed with court: National Vision, Inc., 296 Grayson Hwy.,
Lawrenceville, GA 30045)
4750358 +National Bond Collection, 210 Division Street, Kingston, PA 18704-2715
4750361 +National Vision, Inc., P.O. Box 934802, Atlanta, GA 31193-4802
4750362 Nationwide Credit, 1000 Abernathy Drive, Ste 200, Atlanta, GA 30328-5604
4750364 +Oliphant Financial Group, LLC, Box 864934, Orlando, FL 32886-4934
4750372 PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
4750365 +Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, 1617 JFK Blvd, Ste. 1400,
Philadelphia, PA 19103-1814
4750367 +Pinnacle Credit Services, 7900 Highway 7 #100, Saint Louis Park, MI 55426-4045
4799269 +Porania LLC, c/o Biltmore Asset Management, 24500 Center Ridge Rd Ste 472,
Westlake, OH 44145-5605
4750374 +Revenue Recovery Corporation, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
4750377 +Sears, PO Box 6275, Sioux Falls, SD 57117-6275
4750379 Shellpoint Mortgage Servicing, 55 Beattie Pl., Ste. 600, Greenville, SC 29601-2165
4750390 +UCB Collections, 5620 Southwyck Blvd., Toledol, OH 43614-1501
4750391 +Unifund CCR Partners, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
4750393 +Wayne County Probation Dept., Wayne County Courthouse, 925 Court St.,
Honesdale, PA 18431-1994
4750394 Wayne Enterprises, P.O. Box 443, Honesdale, PA 18431-0443
4750395 +Wayne Memorial Community Health Ctrs., 601 Park Street, Honesdale, PA 18431-1498
4750396 +Wayne Memorial Hospital, Attn: Collection Dept., 601 Park St., Honesdale, PA 18431-1498
4750397 Wayne Memorial Hospital Anesthesia, Inc., P.O. Box 49, Pittsburgh, PA 15230-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4750310 +EDI: AFNIRECOVERY.COM Aug 23 2019 23:03:00 AFNI, P.O. Box 3517,
Bloomington, IL 61702-3517
4750311 +EDI: AFNIRECOVERY.COM Aug 23 2019 23:03:00 AFNI, Inc., P.O. Box 3667,
Bloomington, IL 61702-3667
4750312 +EDI: AMEREXPR.COM Aug 23 2019 23:03:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
4794744 EDI: BECKLEE.COM Aug 23 2019 23:03:00 American Express Bank FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4750315 +EDI: ACCE.COM Aug 23 2019 23:03:00 Asset Acceptance, P.O. Box 2036,
Warren, MI 48090-2036
4750316 +EDI: RESURGENT.COM Aug 23 2019 23:03:00 B-Line, LLC, Mail Stop 550, P.O. Box 91121,
Seattle, WA 98111-9221
4750317 +EDI: TSYS2.COM Aug 23 2019 23:03:00 Barclays, Card Services, P.O. Box 8802,
Wilmington, DE 19899-8802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4750318 +EDI: BL-BECKET.COM Aug 23 2019 23:03:00 Becket and Lee, LLP, Attorneys/Agent for Creditor,
POB 3001, Malvern, PA 19355-0701

4750319 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Aug 23 2019 19:06:09
Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340

4750325 E-mail/Text: msanchez@coordinatedhealth.com Aug 23 2019 19:05:57
CHS Professional Practice PC, 2775 Schoenersville Rd., Bethelhem, PA 18017-7307

4750320 +EDI: OPHSUBSID.COM Aug 23 2019 23:03:00 Candica, L.L.C., c/o Weinstein and Riley, PS,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

4750321 E-mail/Text: cms-bk@cms-collect.com Aug 23 2019 19:05:48 Capital Management Services, LP,
698 1/2 South Ogden St., Buffalo, NY 14206-2317

4750322 +EDI: CAPITALONE.COM Aug 23 2019 23:03:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285

4756132 EDI: CAPITALONE.COM Aug 23 2019 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

4750324 +EDI: CHASE.COM Aug 23 2019 23:03:00 Chase, PO Box 15298, Wilmington DE 19850-5298

4750326 +EDI: CITICORP.COM Aug 23 2019 23:03:00 Citi, Box 6500, Sioux Falls, SD 57117-6500

4750327 +EDI: CITICORP.COM Aug 23 2019 23:03:00 Citibank, Box 6500, Sioux Falls, SD 57117-6500

4750330 +EDI: RCSFNBMARIN.COM Aug 23 2019 23:03:00 CreditOne, P.O. Box 98873,
Las Vegas, NV 89193-8873

4750331 EDI: DISCOVER.COM Aug 23 2019 23:03:00 Discover, P.O. Box 30943,
Salt Lake City, UT 84130

4750332 EDI: DISCOVER.COM Aug 23 2019 23:03:00 Discover Bank, P.O. Box 3025,
New Albany, OH 43054-3025

4801425 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2019 19:05:47 Ditech Financial LLC,
P.O. Box 6154, Rapid City, SD 57709-6154

4936843 E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2019 19:05:47
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154

4750333 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2019 19:05:47 Ditech Financial, LLC,
P.O. Box 6172, Rapid City, SD 57709-6172

4750335 +EDI: RESURGENT.COM Aug 23 2019 23:03:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, P.O. Box 288, Greenville, SC 29602-0288

4750343 E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2019 19:05:47 Green Tree, PO Box 6172,
Rapid City, SD 57709-6172

4750346 EDI: AIS.COM Aug 23 2019 23:03:00 InSolve Recovery, LLC, by American InfoSource, LP,
P.O. Box 269093, Oklahoma City, OK 73126-9093

4750347 EDI: JEFFERSONCAP.COM Aug 23 2019 23:03:00 Jefferson Capital, 16 McLeland Road,
Saint Cloud, MN 56303-2198

4750352 +EDI: RESURGENT.COM Aug 23 2019 23:03:00 LVNV Funding LLC, P.O. Box 10497,
Greenville, SC 29603-0497

4794251 EDI: RESURGENT.COM Aug 23 2019 23:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of Bluestem Brands, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4795648 EDI: MERRICKBANK.COM Aug 23 2019 23:03:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368

4750353 +EDI: MERRICKBANK.COM Aug 23 2019 23:03:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001

4750354 +EDI: MID8.COM Aug 23 2019 23:03:00 Midland Credit Management, 8875 Aero Dr, Ste 200,
San Diego, CA 92123-2255

4750355 +EDI: MID8.COM Aug 23 2019 23:03:00 Midland Funding LLC, 8875 Aero Dr, Ste 200,
San Diego, CA 92123-2255

4750356 +E-mail/Text: mmrgbkb@miramedrg.com Aug 23 2019 19:05:56 Miramed Revenue Group,
991 Oak Creek Dr., Lombard, IL 60148-6408

4750370 EDI: PRA.COM Aug 23 2019 23:03:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd,
Norfolk, VA 23502

4750371 EDI: PRA.COM Aug 23 2019 23:03:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541

4794249 +EDI: RESURGENT.COM Aug 23 2019 23:03:00 PYOD, LLC its successors and assigns as assignee,
of B-Line, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

4750368 +EDI: RESURGENT.COM Aug 23 2019 23:03:00 Pinnacle Credit Services, P.O. Box 640,
Hopkins, MN 55343-0640

4750369 EDI: RECOVERYCORP.COM Aug 23 2019 23:03:00 Portfolio Investments I, LLC,
c/o Recovery Management Systems Corp., 25 SE 2nd Ave., Suite 1120, Miami FL 33131-1605

4750373 +E-mail/Text: jcrockett@netmdbusiness.com Aug 23 2019 19:05:50 Professional Emergency Care,
P.O. Box 1257, Troy, NY 48099-1257

4800806 E-mail/Text: bkdepartment@rtresolutions.com Aug 23 2019 19:05:58
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150,
Dallas, Texas 75247-4029

4750380 EDI: AGFINANCE.COM Aug 23 2019 23:03:00 Springleaf Finance, Inc., 601 N.W. 2nd St.,
Evansville, IN 47708

4750381 EDI: AGFINANCE.COM Aug 23 2019 23:03:00 Springleaf Financial Service, P.O. Box 3251,
Evansville, IN 47732

4750382 EDI: AGFINANCE.COM Aug 23 2019 23:03:00 Springleaf Financial Services, Green Ridge Plaza,
1608 Nay Aug Ave., Scranton, PA 18509-1868

4750378 +EDI: SEARS.COM Aug 23 2019 23:03:00 Sears Credit Cards, P.O. Box 6282,
Sioux Falls, SD 57117-6282

4750383 EDI: RMSC.COM Aug 23 2019 23:03:00 Synchrony Bank/Klein Sleep, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4750384 EDI: RMSC.COM Aug 23 2019 23:03:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

4750385 EDI: RMSC.COM Aug 23 2019 23:03:00 Synchrony Bank/Pay Pal Smart Conn, PO Box 965060,
Orlando FL 32896-5060

4750386 EDI: RMSC.COM Aug 23 2019 23:03:00 Synchrony Bank/Sleepy's, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

4750387 EDI: RMSC.COM Aug 23 2019 23:03:00 Synchrony Bank/Summit Racing, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

4750388 EDI: RMSC.COM Aug 23 2019 23:03:00 Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060

4750389 +EDI: WTRRN BANK.COM Aug 23 2019 23:03:00 Target National Bank, c/o Target Credit Services,
P.O. Box 1581, Minneapolis, MN 55440-1581

4750392 +EDI: VERIZONCOMB.COM Aug 23 2019 23:03:00 Verizon Bankruptcy Dept., 500 Technology Drive,
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 53

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883

4750348* +John C. Miele, Sr., 99 Lakeshore Dr., Lakeville, PA 18438-4006

4750359* National Bond Collection, 210 Division St., Kingston, PA 18704-2715

4750363* Nationwide Credit, Inc., 1000 Abernathy Drive, Ste 200, Atlanta, GA 30328-5604

4750375* +Revenue Recovery Corporation, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

4750376* +Roberta A. Miele, 99 Lakeshore Dr., Lakeville, PA 18438-4006

cr ##+Philip C Gutherz, 600 Maple Avenue, Suite 13, Honesdale, PA 18431-1460

4750366 ##+Philip C. Gutherz, MD, 600 Maple Ave Ste 13, Honesdale, PA 18431-1460

TOTALS: 0, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com

Mario John Hanyon on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
pamb@fedpne.com

Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkggroup@kmlawgroup.com

Tullio DeLuca on behalf of Debtor 1 John C. Miele, Sr. tullio.deluca@verizon.net

Tullio DeLuca on behalf of Plaintiff Roberta A. Miele tullio.deluca@verizon.net

Tullio DeLuca on behalf of Plaintiff John C. Miele, Sr. tullio.deluca@verizon.net

Tullio DeLuca on behalf of Debtor 2 Roberta A. Miele tullio.deluca@verizon.net

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 John C. Miele Sr.
First Name Middle Name Last Name

Debtor 2 Roberta A. Miele
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2546**

EIN --

Social Security number or ITIN **xxx-xx-2025**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-00545-RNO****Order of Discharge**

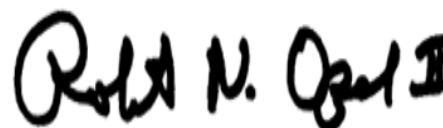
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John C. Miele Sr.
aka John Miele, aka John C. Miele, aka Jon Miele, aka
John Miele Sr., dba Miele's Mechanical, dba Miele's
Mechanical

Roberta A. Miele
aka Roberta Miele

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CourtneyGabriel, Deputy Clerk

8/23/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.